

PRELIMINARY/FINAL COMMITMENT APPLICATION

OMB No. 3048-0005
Expires 07/31/2001

ATTACHMENT G: Credit Information

This attachment applies only to Preliminary Commitment and Final Commitment applications.

Enclose with the application the following information on the borrower and, if any, guarantor.

- A. **Transactions with a financed portion (excluding exposure fee) not exceeding \$5 million and a repayment term not exceeding 7 years:** Provide the General Information specified below. Credit standards and performance criteria for these transactions can be found in Ex-Im Bank's publication, Medium-Term Credit Standards (EBD-M-39).
- B. **Transactions with a financed portion (excluding exposure fee) of more than \$5 million and not exceeding \$10 million and a repayment term not exceeding 7 years:** Provide the General Information specified below. If the primary source of repayment is a non-financial institution which does not have market indications (i.e., debt ratings or traded debt), **also provide the information specified in the Supplemental Financial Information for Medium-Term Transactions listed in the next page.**
- C. **All other transactions:** Provide the General Information specified below. If any items are not available, provide an explanation. Following Ex-Im Bank's initial review of the application, Ex-Im Bank may request additional credit information.

GENERAL INFORMATION

1. **Background Data.** Concise description of company origin, legal status, ownership, facilities, business activities (and any major changes during last 3 years), primary market(s), subsidiaries, affiliates, and commonly owned companies. In addition to names of corporate and individual owners, provide the address of individuals with an ownership interest of at least 20% in non-financial institutions.
2. **Financial Statements.** Independently audited balance sheets, income statements, and cash flow statements, in English, for the last three fiscal years. If the most recent fiscal year ended more than nine months prior to the application date, provide interim statements. Include the auditor's opinion and notes to the financial statements. Unaudited statements are acceptable if (i) the financed portion (excluding exposure fee) does not exceed \$1 million, (ii) neither the borrower nor the guarantor, if any, is a financial institution, and (iii) a summary of significant accounting practices is provided. **Not required for sovereign or political risk transactions.**
3. **Related or Commonly Owned Company.** Name of any related or commonly owned company that accounted for more than 25% of borrower's or guarantor's sales or purchases during the last fiscal year. If (i) the financed portion (excluding exposure fee) exceeds \$1 million, and (ii) neither the borrower nor the guarantor, if any, is a financial institution, the financial statements (#2 above) must adequately disclose the consolidated financial condition of the primary source of repayment and the named related or commonly owned companies. **Not required for sovereign or political risk transactions.**
4. **Financial Projections.** Annual cash flow forecast for the period of the Ex-Im Bank financing, accompanied by supporting assumptions. Projections are not required if (i) the borrower or guarantor is a financial institution or (ii) the financed portion (excluding exposure fee) does not exceed \$10 million and the repayment term does not exceed 7 years. **Not required for sovereign or political risk transactions.**
5. **References.**
Bank References: A creditor bank reference prepared within six months of application date. **Not required for sovereign transactions.**
Credit Report: A credit report (such as D & B) prepared within six months of the application date. **Not required for sovereign or financial institutions transactions.**
6. **Debt Ratings.** Available debt ratings assigned by Standard & Poors, Moody's, Thompson Bankwatch, Fitch- IBCA and Duff & Phelps, as well as other international and local rating agencies within six months of the application date. Include available prospectus for a debt or equity offering during the two years prior to the application date.

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SUPPLEMENTAL FINANCIAL INFORMATION FOR MEDIUM-TERM TRANSACTIONS

This supplemental information applies to transactions with a financed portion (excluding exposure fee) of more than \$5 million and not exceeding \$10 million involving non-financial institutions without market indications. It does not apply to transactions up to \$5 million or to financial institution, sovereign, political, or pre-approved risk transactions over \$5 million.

Please address the listed items according to the following guidance. Indicate whether the information is attached or is not applicable by marking the appropriate box. Certain items apply to all transactions and are required as indicated.

- P** Enclose with your application the information requested below.
- P** If the requested information is provided in the notes to the financial statements, refer to the notes and indicate the note number.
- P** If the requested information is provided in a credit write-up that is enclosed, refer to the write-up and indicate the page number.
- P** Unless otherwise indicated, provide information for each fiscal year for which financial statements are submitted, i.e., 2 years of data for year-to-year data and 3 years of data for year-end data.
- P** Items regarding changes in amounts or percentages refer to changes measured in U.S. dollars.
- P** A “change” means any change, either an increase or a decrease.

The following information is required if the primary source of repayment (borrower or guarantor) is a non-financial institution without market indications.

N/A Attached

Operating Performance

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| ~ | 1. | Describe the expected operational and financial impact of the goods and/or services being purchased. Required for all transactions. |
| ~ | 2. | Describe the principal customer base, e.g., manufacturers, wholesalers and provide the percentage of domestic versus export sales and the amount of sales to each major export market. Required for all transactions. |
| ~ | ~ | 3. If any customer accounted for more than 25 percent of sales revenue in the last fiscal year, provide the customer's name, industry, percentage of revenue, length of relationship, sales terms, and whether or not the customer is a related or commonly owned entity. |
| ~ | ~ | 4. If sales revenue changed by more than 15 percent, provide reasons. |
| ~ | ~ | 5. Provide the level of production (in units) for principal product lines for each fiscal year and, if the production level changed by more than 15 percent, provide reasons. Required for all transactions. |
| ~ | ~ | 6. For each component of cost of goods sold for the last fiscal year, provide the component type, amount, origin (domestic or foreign), and range of terms offered by suppliers. Required for all transactions. |
| ~ | ~ | 7. If cost of goods sold as a percentage of sales revenue changed by more than 5 percent, provide reasons. |
| ~ | ~ | 8. If any non-operating expense (other than interest or income taxes) represented more than 20 percent of operating profit, describe the expense. |
| ~ | ~ | 9. If an operating loss or a net loss was incurred, provide reasons. |

Balance Sheet

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| ~ | ~ | 10. If total investments were more than 15 percent of total assets at the end of the last fiscal year, provide for each investment the type, amount, currency, security issuer, and/or company owned. |
| ~ | ~ | 11. If there has been a change of more than 20 percent in receivables days-on-hand, provide the reasons and the range of terms granted for trade receivables. |
| ~ | ~ | 12. If aggregate related company receivables, commonly owned company receivables, and non-trade related receivables exceeded 15 percent of total assets, provide the amount and purpose of each category of receivables. |

N/A Attached

Balance Sheet

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| ~ | ~ | 13. If inventory was more than 20 percent of total assets at the end of the last fiscal year and/or inventory days-on-hand increased more than 20 percent, provide reasons. |
| ~ | ~ | 14. If payables days-on-hand increased more than 20 percent, provide reasons and the terms granted by each supplier which represented more than 20 percent of payables. |
| ~ | ~ | 15. If capital expenditures anticipated during the next 2 fiscal years exceed 15 percent of net fixed assets at the end of the last fiscal year, provide the amount, purpose, and financing plans for the capital expenditures. |
| ~ | ~ | 16. Provide the source, amount, currency, terms, and security/guarantees for credit lines available from financial institutions and credits owed to financial institutions. Required for all transactions. |
| ~ | ~ | 17. Provide the aggregate amount of principal maturities due to all creditors in each of the next five fiscal years. Required for all transactions. |
| ~ | ~ | 18. Provide the source, amount, and dates of equity cash infusions in each of the last three fiscal years and anticipated during the next fiscal year. Required for all transactions. |
| ~ | ~ | 19. If any asset, liability, or equity account represented more than 15 percent of total assets and has not been previously described, provide the amount and a description of the accounts. |

Off Balance Sheet

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| ~ | ~ | 20. If the aggregate amount of contingent/off balance sheet items was more than 10 percent of total assets at the end of the last fiscal year, provide a description of the items. |
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Interim Statements

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| ~ | ~ | 21. Explain any material changes in the interim financial statements relative to the statements for the last fiscal year. Not applicable only if interim statements are not required. |
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Subsequent Events

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| ~ | ~ | 22. Provide details of events subsequent to the end of the last fiscal year which could have a material effect on the creditworthiness of the company, and plans to deal with any material adverse changes. If none, please state. |
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